

Certificate Number: 05781-PAE-DE-030375405

Bankruptcy Case Number: 17-12274



05781-PAE-DE-030375405

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 2, 2018, at 3:55 o'clock PM PST, Betty Smith completed a course on personal financial management given by telephone by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 2, 2018 By: /s/Allison M Geving

Name: Allison M Geving

Title: President